

## UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant:

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Examiner:

Pillai, Namitha

Application Number:

10/716,893

Art Unit:

2173

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8694

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Title:

INTERACTIVE RISK MANAGEMENT

SYSTEM AND METHOD

March 16, 2009

## **STATEMENT OF FILING BY EXPRESS MAIL 37 CFR § 1.10**

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## REQUEST FOR RECONSIDERATION

Mail Stop - Amendment Commissioner for Patents P.O. Box 1450 Alexandria, VA 22313-1450

Sir:

In response to the Office Action dated October 14, 2008, Applicant requests reconsideration of the claims based on the remarks starting on page 7 of this response.

Included with this response is a Second Supplemental Declaration of Prior Invention Under 37 C.F.R. § 1.131 by the inventor and corroborating Declarations. It is respectfully submitted that these declarations, and the additional corroborating evidence by witnesses having first-hand knowledge of the relevant facts, clearly set forth facts that are sufficient, in character and weight, to establish actual reduction to practice prior to the effective date of one of the two references relied upon in the Final Office Action to reject all of the pending claims.

As is clearly and unequivocally established by the evidence of record, the Applicant actually reduced the claimed invention to practice prior to at least December 12, 2002, which is before he December 16, 2002 earliest filing date of the Kumar reference.

The claims, including all previous claim amendments, are presented on pages 2-6 of this response; no new amendments have been entered.